

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re: Gagnon et al. Confirmation No.: 3183  
Appl No.: 10/709,184 Group Art Unit: 3695  
Filed: April 20, 2004 Examiner: Michael D. Cranford  
Title: **METHOD AND SYSTEM TO MANAGE A CREDIT PORTFOLIO AND  
TO TRIGGER CREDIT ACTIONS**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**NOTICE OF APPEAL TO THE BOARD OF PATENT  
APPEALS AND INTERFERENCES (37 C.F.R. § 43.31)**

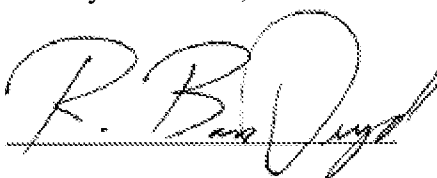
Applicant in the above-identified patent application hereby appeals to the Board of Appeals and Interferences from the decision dated July 8, 2010, rejecting the following Claims 1, 4-7, 10-14, 16, 18-39.

The fee for this Notice of Appeal under 37 CFR § 41.20(b)(1) is enclosed.

- ☐ Applicant claims small entity Status.
- ☐ A check is enclosed.  
(\$540.00 for large entity fee or \$270.00 if small entity status)
- ☐ Payment of the \$540 Notice of Appeal Filing Fee is made via EFT.
- ☒ Any additional fee or refund may be charged to our  
Deposit Account No. 13-4365.
- ☐ A petition for an extension of time under 37 CFR § 1.136(a) is enclosed.

Respectfully submitted,

Date: 10/8/10

By: 

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**Electronically filed via the EFS-Web Electronic Filing System of the United States Patent and Trademark Office on October 8, 2010**